

CHUBB®

Smart Sight Universal Life Plan

Save smart: set your sights on a brighter future,
accelerate your wealth with our Time Boost Bonus



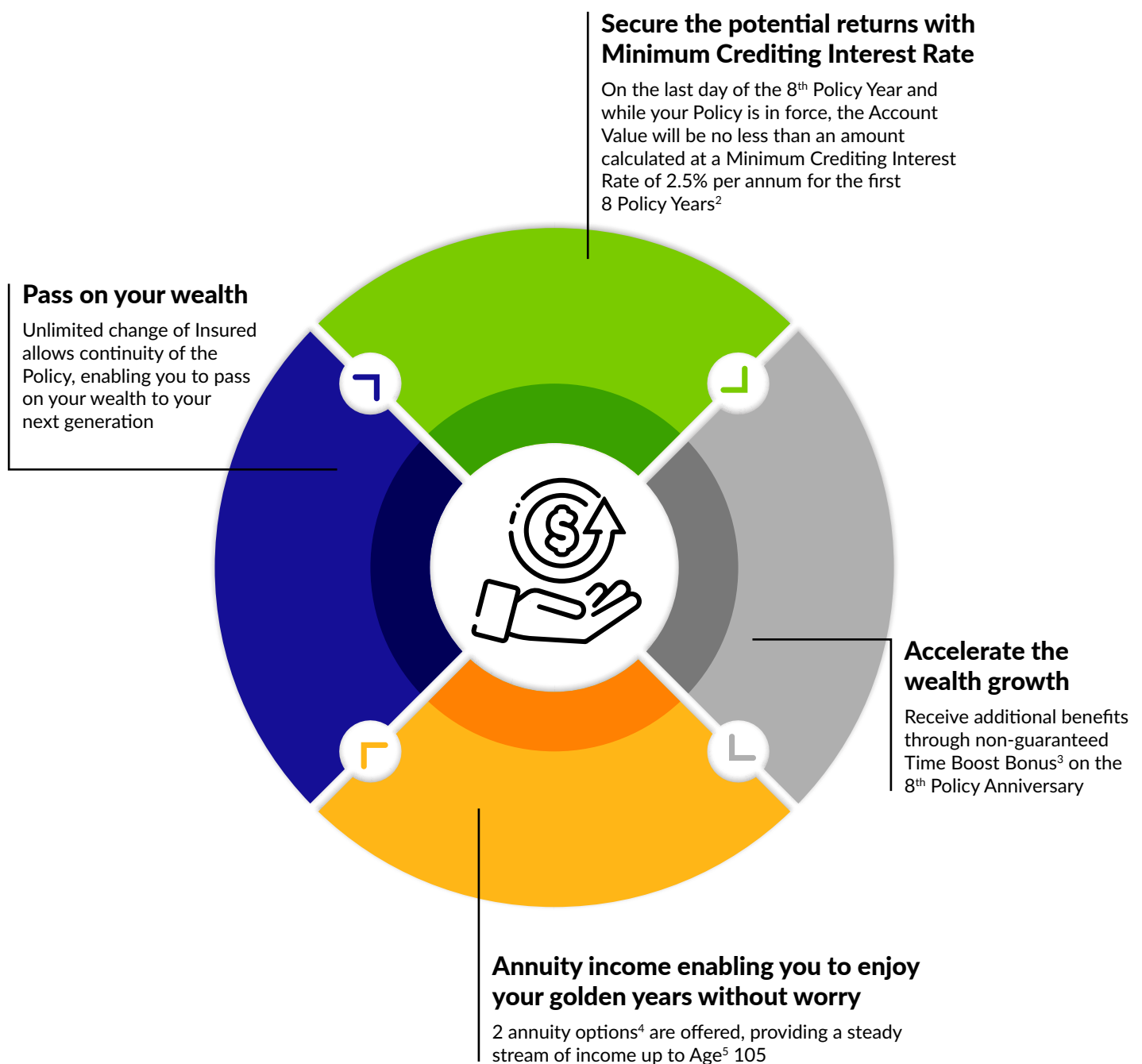
Smart Sight Universal Life Plan (Limited Offer¹)

- Our **Smart Sight Universal Life Plan** offers a non-guaranteed **Time Boost Bonus** rate of **10.5%** on the 8th Policy Anniversary to maximize the potential returns
- Two annuity options provides a steady income stream, **ensuring financial stability into your golden years**
- You may change the Insured for **unlimited times to pass on your wealth**

Choose our **Smart Sight Universal Life Plan** for unmatched financial opportunities and peace of mind.

Smart Sight Universal Life Plan

Plan Highlight





Smart Sight Universal Life Plan

Steady Income Stream for your retirement

If you are looking for peace of mind in your retirement life, Smart Sight Universal Life Plan helps ease your financial worries. You can exercise the annuity option⁶ up to 2 times, once upon Cash Withdrawal and once upon surrender of the Policy. You may still request to change the Insured after you exercise the annuity option upon Cash Withdrawal.

You may elect one of the below annuity options or any other annuity option offered by the Company at the time of annuitization:

- **Fixed Income Annuity**

A fixed monthly annuity income determined by the Company at our sole discretion will be paid to the Annuitant⁷ until the Annuitant reaches Age 105, or passes away, whichever occurs first.

- **Fixed Income Annuity with 20-year Annuity Income Payment Guarantee Period**

A fixed monthly annuity income determined by the Company at our sole discretion will be paid to the Annuitant for a period of 20 years from the time we approve your request for annuitization ("Guarantee Period"). If the Annuitant survives the Guarantee Period, we will continue to pay the fixed monthly annuity income to the Annuitant until the Annuitant reaches Age 105, or passes away, whichever occurs first. If the Annuitant passes away during the Guarantee Period, the fixed monthly

annuity income will be paid to your designated beneficiary(ies) after the Annuitant's death until the end of the Guarantee Period. In the event that the designated beneficiary(ies) receiving fixed monthly annuity income dies during the Guarantee Period, the remaining balance of the fixed monthly annuity income will be discounted by an interest rate determined by us and paid to the estate of the designated beneficiary(ies) in one lump sum.

Greater flexibility to pass on your wealth to your future generations

Smart Sight Universal Life Plan helps you pass your accumulated wealth to your loved ones.

- **Changing the Insured for unlimited times⁸**

Smart Sight Universal Life Plan allows you to change the Insured for an unlimited number of times, and each new Insured can be covered until Age 100. You can exercise this option starting from the 1st Policy Anniversary, provided certain conditions specified in the Policy provisions are met. The Maturity Date will be adjusted to the Policy Anniversary on which the Age of the new Insured is 100, and all other values of the Policy remain the same. In addition, you have the option to name a person as the Successor Insured, which means this person will become the new Insured of the Policy when the Insured passes away, provided certain conditions specified in the Policy provisions are met.

• **Life Insurance Proceeds Settlement Option provides flexibility in Death Benefit payment**

Smart Sight Universal Life Plan allows you to enjoy peace of mind by covering the life of the Insured up to Age 100. If the Insured passes away, the Death Benefit⁹ payable will be the higher of:

- The 101% of the Account Value; and
- Total Basic Premiums Paid, less total amount of Cash Withdrawal (if any) under the Policy.

Death Benefit and related benefits under rider(s) (if any) will be paid as part of Life Insurance Proceeds which can be paid in one lump-sum or alternatively, in installments, giving you the flexibility to choose the most suitable payment arrangement for each Beneficiary. Installment payments can be made annually or monthly over a period of 10, 20 or 30 years.

Flexibility to Cater for Your Immediate Financial Needs

Smart Sight Universal Life Plan offers the flexibility to cater for your immediate financial needs.

• **More Flexibility at Your Fingertips**

- Cash Withdrawal

You can withdraw the Account Value from your Account provided your Account Value after Cash Withdrawal is higher than the minimum amount as required by us, and the amount of Cash Withdrawal meets the minimum and maximum requirements as determined by the Company¹⁰. Cash Withdrawal may reduce your Account Value. The Surrender Charge will apply to any Cash Withdrawal but starting from the 4th Policy Year, and provided all the Premiums for the Basic Plan are paid up, the Surrender Charge will be waived if the Cash Withdrawal is

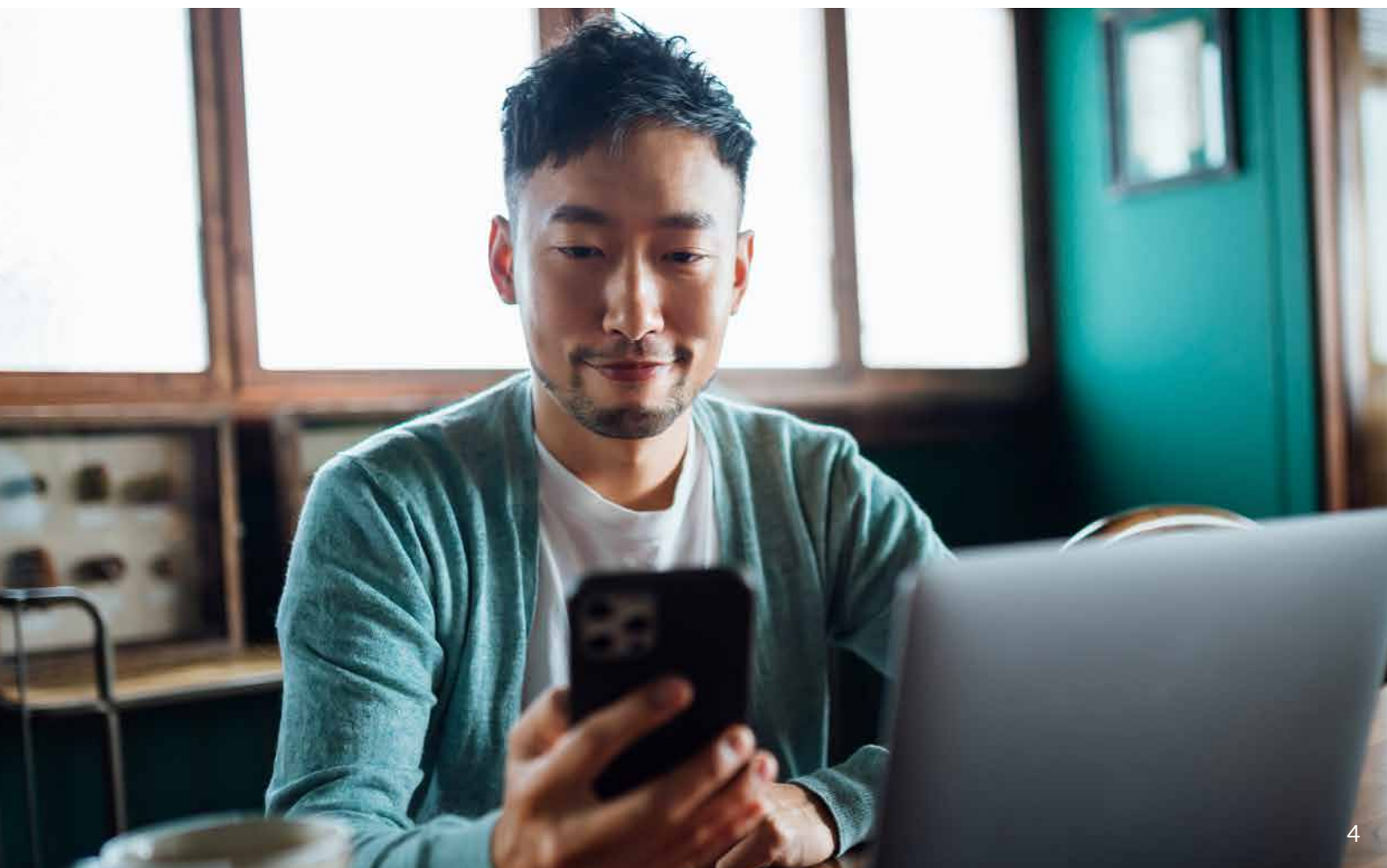
used to settle the Premiums of the rider(s), and your Account Value after Cash Withdrawal shall be higher than the minimum amount as required by us.

Riders for Extra Protection

The Company offers a wide range of riders (that provide accident, critical illness, disability and medical protection) which can be added to Smart Sight Universal Life Plan to meet your specific needs at different life stages. Further underwriting for riders is required, and extra Premium will apply.

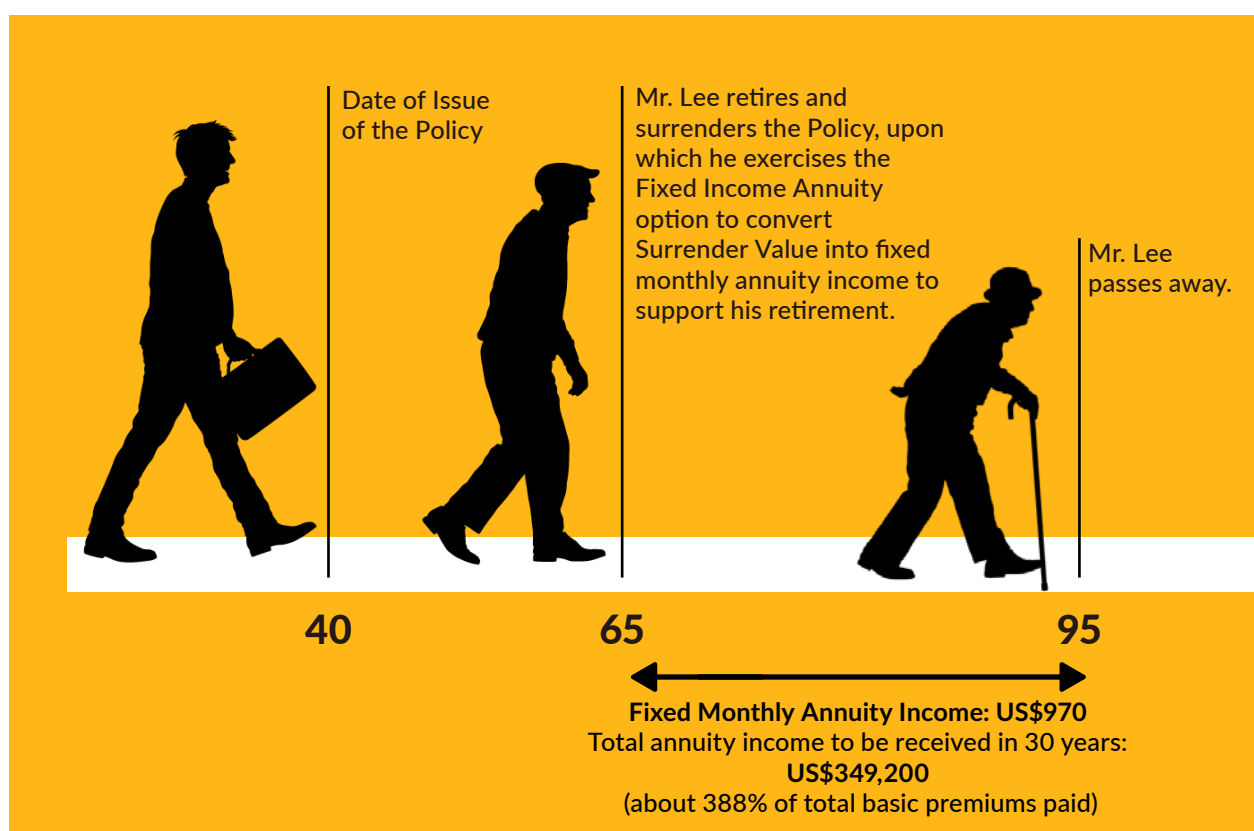
Easy Application without Medical Examination

Application for Smart Sight Universal Life Plan is simple. Medical examination is not required.



Example^{I, II}

Policyowner and Insured	Mr. Lee (Non-smoker)
Issue Age	Age 40
Premium Payment Term	3 years (i.e. ends at Age 42)
Premium Payment Mode	Annual
Annual Basic Premium	US\$30,000
Total Basic Premiums Paid	US\$90,000



- I. This example is purely fictional and is for illustrative purposes only. Any relation to or reference to any actual person, party or event is purely coincidental. The nature of the example herein (if any) should not be interpreted as any comment on, or confirmation or extension of, insurance coverage for any past, present or future case. Furthermore, this example should not be relied upon to predict the outcome of any actual case as all cases are evaluated on their own individual merits and subject to the actual terms and conditions of the relevant Policy. It is important to note that each actual case is unique.
- II. This example involves some assumptions, including the following:
- Throughout the Policy term,
 - All Premiums for the Basic Plan are paid in full when due and levy is not included;
 - The scale of charges, the amount of Premium for the Basic Plan and premium payment mode remain unchanged;
 - No cash withdrawal is made;
 - No change of Insured;
 - There is no additional rider protection.
 - On the last day of the 8th Policy Year, the Account Value that shall be used for the calculation of Death Benefit, Surrender Value or Maturity Value will not be less than the amount calculated at the Minimum Crediting Interest Rate of 2.5% per annum for the first 8 Policy Years;
 - The projection of the Surrender Value of US\$224,625 assumes that the Account Value at Policy surrender has been accrued at the Crediting Interest rate of 3.75% per annum since the Date of Issue of the Policy and up to the surrender and the Time Boost Bonus rate of 10.5% at the 8th Policy Anniversary;
 - The figures above are based on the fixed income annuity option. The projections of the fixed monthly annuity income of US\$970 and the total annuity income to be received in 30 years of US\$349,200 are based on the assumed annuity interest rate of 2.5% per annum since the date Mr. Lee's request for exercising annuity option is approved by us and up to the death of Mr. Lee; and
 - The figures are rounded to the nearest whole number.
- Please note that the actual annuity interest rate, Crediting Interest rate and Time Boost Bonus rate applied are determined by the Company and may change from time to time with the rates being higher or lower than the ones used in this example. The Company also reserves the right to revise the relevant charges. Please note the amount of annuity income is determined by the Company at our sole discretion.

Product at a Glance

Basic Information

Product Type	Basic plan	
Policy Term	Up to age 100 of the Insured	
Premium Payment Term and Issue Age of the Insured	Premium Payment Term	Issue Age of the Insured
	3 years	Age 0 (15 days) – 70
Premium Payment Mode	Monthly / annual	
Premium Structure	The Premium for the Basic Plan is determined by the policyowner at Policy inception. It remains unchanged throughout the Premium payment term. The amounts listed below are valid as at the date of this product brochure. <ul style="list-style-type: none">• Minimum amount: US\$500 monthly/US\$6,000 annual.• Maximum amount: US\$20,833.33 monthly/US\$250,000 annual.	
Currency	US Dollar	
Benefits of the Policy		
Death Benefit ⁹	Higher of: <ul style="list-style-type: none">• Total Basic Premiums Paid less total cash withdrawal (if any); and• 101% of the Account Value, at the Insured's death.	
Maturity Value ⁹	It is equal to the Account Value at the Maturity Date.	
Surrender Value ⁹	It is equal to the Account Value upon Policy surrender or lapse of the Basic Plan, less any Surrender Charge.	
Charges		
The charges shown below are valid as at the date of this product brochure. Please refer to the benefit illustration of your Policy for the latest scale of charges applicable at Policy application. The Company reserves the right to change the scale of charges by giving prior written notice to the policyowner 30 days before the effective date of the change.		
Premium Charge	5% of each Premium of the Basic Plan paid.	
Surrender Charge	It applies when the Policy is surrendered or Cash Withdrawal is made or the Basic Plan is lapsed before the 9 th Policy Year. The Surrender Charge is equal to the Account Value or Cash Withdrawal amount multiplies the applicable rate for Surrender Charge as shown below.	
	Policy Year	Surrender Charge
	1	50%
	2	40%
	3	30%
	4	25%
	5	20%
	6	15%
	7	10%
	8	5%
	9 and thereafter	Nil
	Starting from the 4 th Policy Year and after all the Premiums of the Basic Plan are paid up, the Surrender Charge will be waived if the Cash Withdrawal is used to settle the Premiums of the rider(s), and your Account Value after Cash Withdrawal shall be higher than the minimum amount as required by us.	

Remarks

1. Smart Sight Universal Life Plan will be offered for a limited period only and is subject to a quota limit. Both the offering period and the quota limit are determined by the Company and subject to change from time to time. The Company reserves the right to withdraw offering Smart Sight Universal Life Plan without prior notice, regardless of whether or not we have received Applications for Smart Sight Universal Life Plan. If we decide to withdraw offering Smart Sight Universal Life Plan after receiving your Application, we will refund to you the total Premiums paid and levy (if any) for Smart Sight Universal Life Plan without any interest.
2. If your Policy is terminated within the first 8 Policy Years, the Minimum Crediting Interest Rate will not apply.
3. Crediting Interest rate and Time Boost Bonus rate are not guaranteed and are determined by the Company from time to time. Time Boost Bonus is equal to the Time Boost Bonus rate multiplied by the Total Basic Premiums Paid less total amount of Cash Withdrawal (if any). Time Boost Bonus is not guaranteed. Please refer to the benefit illustration of your Policy for the current forecast Crediting Interest rate and Time Boost Bonus rate applicable at Policy application.
4. Once an annuity option is elected by you and approved by us, it is irrevocable.
5. In this product brochure, "Age" refers to the age at the nearest birthday.
6. You may exercise the annuity option at the surrender of the Policy by converting all or part of the surrender value of the Basic Plan into annuity income payment if all of the following conditions are fulfilled:
 - You are both the policyowner and the Insured of the Policy;
 - The Policy has been in force for over 10 years;
 - You exercise the annuity option after the paid-up date of the Basic Plan;
 - Your Age satisfies the minimum and maximum requirements as determined by the Company from time to time when you exercise the annuity option. As at the date of this product brochure, the corresponding minimum and maximum age requirements are 55 and 85 respectively;
 - The Policy has been in force for over 5 years after the effective date of last change of Insured (if any); and
 - As at the date of this product brochure, the minimum amount of Cash Withdrawal or Surrender Value that you apply for annuitization shall not be less than USD50,000. We reserve the right to adjust the minimum requirement from time to time.
7. Annuitant refers to the Insured under the Policy at the time when your request to exercise the annuity option has been approved by us.
8. All riders (if any) will be terminated on the effective date of change of Insured. Changing the Insured does not change the Beneficiary on record and the annuity option exercised by the Policyowner (if any).
9. We will deduct any outstanding premiums and/ or rider premiums before making any benefit payment under the Basic Plan.
10. As at the date of this product brochure, the minimum and maximum amount of Cash Withdrawal are US\$250 and 90% of cash value respectively, subject to a minimum requirement of US\$7,000 in the Account. We reserve the right to adjust the minimum and maximum requirements from time to time.

Important Information

This product brochure is for general reference only and is not part of the policy. Please refer to the Policy provisions for the definitions of capitalised terms. It provides an overview of the key features of this product and should be read along with other materials which cover additional information about this product. Such materials include, but not limited to, Policy provisions that contain exact terms and conditions, benefit illustrations (if any) and other policy documents and other relevant marketing materials, which are all available upon request. You might also consider seeking independent professional advice if needed.

Smart Sight Universal Life Plan is designed for individuals looking for long-term financial planning to meet their needs for financial protection against adversities, receiving regular income and saving up for the future. Early surrender of this product may result in significant losses that the surrender value may be less than the total Premiums paid.

Crediting Interest Rate Philosophy and Investment Philosophy, Policy and Strategy

Crediting Interest Rate Philosophy

Universal life insurance plans are designed to be held long term. Through the crediting interest rate declaration, the policyowners participate in the financial performance of the universal life insurance plans. We aim to ensure a fair sharing of profits between policyowners and shareholders, and among different groups of policyowners.

We will review and determine the crediting interest rate at least once per year, and a smoothing process is applied when the actual crediting interest rate is determined. The crediting interest rate declared may be higher or lower than those illustrated in any product information provided. The universal life insurance plans also have other non-guaranteed interest/bonus and policy charges which are subject to review regularly and may adjust if necessary. Review of the crediting interest rate, other non-guaranteed interest/bonus and policy charges would be approved by the Chairman of the Board, one Independent Non-Executive Director and the Appointed Actuary of the Company. In case of any change in the actual crediting interest rate, other non-guaranteed interest/bonus and/or policy charges against the illustration or should there be a change in the projected future crediting interest rate, other non-guaranteed interest/bonus and/or policy charges, such change will be reflected in the policy annual statement and benefit illustration.

To determine the crediting interest rate as well as other non-guaranteed interest/bonus and policy charges, we may consider the past

experience and future outlook of various factors such as:

- **Investment returns:** include both interest income and change in market value of the assets supporting the policies. The investment returns could also be subject to market risks such as change in interest rate, credit quality and default, equity price movement, as well as currency price of the backing assets against your policy currency etc.
- **Claims:** include the cost of providing death benefit and other Insured benefits under the policies.
- **Surrenders:** include policy surrenders and withdrawals; and the corresponding impact on investment.
- **Expenses:** include both direct expenses which are directly related to the policies, such as commission, underwriting, issuance and premium collection expense etc., as well as indirect expenses such as general overhead costs allocated to the policies.

Investment Philosophy, Policy and Strategy

The investment policy of the Company is formulated with the objective to achieve targeted long-term investment results, taking into account risk control and diversification, liquidity and relationship between assets/liabilities.

Our current long-term target asset mix attributed to Smart Sight Universal Life Plan is as follows:

Asset Class	Target Asset Mix (%)
Bonds and other fixed income instruments	85% - 95%
Equity-like assets	5% - 15%

The bonds and other fixed income instruments predominantly include government and corporate bonds (both investment grade and non-investment grade). Equity-like assets may include both listed equity, mutual fund and private equity. Investment assets are predominantly denominated in U.S. dollars and Hong Kong dollars, and are mainly invested in the United States and Asia. Derivatives may be used to manage our investment risk exposures.

We will pool the investment from other products together for actual investment and the returns will be allocated with reference to the target asset mix. Actual investments would depend on market opportunities at the time of purchase. Therefore, the actual asset mix may differ from the target.

The investment strategy may be subject to change depending on the market conditions and

economic outlook. In case there are any material changes in the investment strategy, we will inform our policyowners for the changes, reasons for the changes and the impact to the policyowners.

For the historical crediting interest rates of universal life insurance plans, please visit the webpage of the Company at <https://www.chubb.com/hk-en/customer-service/historical-crediting-interest-rates.html>. Please note that historical crediting interest rates should not be taken as indicator of the future performance of this product.



Key Product Risks

The following information helps you better understand the key product risks associated with this product that you may need to pay attention before application.

• Premium Payment Term

You should only apply for this product if you intend to pay the premium for the whole of the premium payment term. Should you cease paying premiums early, your policy may be terminated and you may lose your insurance coverage and the premiums paid.

• Risks from the charge increment

The current scale of charges of this product is not guaranteed and the Company retains the right to adjust the charges by giving prior written notice. In the situation where the scale of charges increases, there is a risk that account value of the policy is insufficient to cover the relevant charges, and results in termination of the policy.

• Risk from exercising the annuity option

If you exercise the annuity option for your Surrender Value or Cash Withdrawal amount, upon the choice of fixed income annuity option, the annuity income may vary depending on the age of the annuitant, and the amount received can be higher or lower than the Surrender Value or Cash Withdrawal amount.

• Liquidity Risk/Early Surrender

If you have any unexpected liquidity needs, you may apply for Cash Withdrawal (if applicable) or surrender the policy for its Surrender Value (if any). Please note that making Cash Withdrawal (if applicable) will lead to a reduction in benefits payable under the Policy. There is a risk that the Account

Value of the Policy is unable to cover the relevant charges after your withdrawal, and results in termination of the Policy. You are also reminded that if your Policy is terminated or surrendered in early years, the Surrender Value payable may be less than the Premiums paid by you.

• Market Risk

The Crediting Interest rate and Time Boost Bonus rate of this product are not guaranteed, and are determined by the Company from time to time based on the Company's experiences and expectation of a series of factors may include but not limited to investment returns, claims, policy surrenders and expenses. The actual Crediting Interest and Time Boost Bonus credited to the policy may be higher or lower than the amount illustrated in any product information provided to you.

• Credit Risk

This product is issued and underwritten by the Company. Your Policy is therefore subject to the credit risk of the Company. If the Company is unable to satisfy the financial obligation of the Policy, you may lose your insurance coverage and the Premiums paid.

• Exchange Rate Risk

For the Policy denominated in currencies other than local currency, you are subject to exchange rate risk. The political and economic environment can affect the currency exchange rate significantly. Exchange rate fluctuates and is determined by the Company from time to time. Any transaction in foreign currencies involves risk. You should take exchange rate risk into consideration when deciding the policy currency.

• Inflation Risk

Please note that the cost of living in the future is likely to be higher than it is today due to inflation. Hence, the insurance coverage planned today may not be sufficient to meet your future needs.

Termination

The Basic Plan and its coverage will be terminated automatically on the occurrence of the earliest of the following:

- Surrender of the Policy;
- Lapse of the Policy;
- The Insured's death and the Successor Insured has not become the new Insured;
- The Maturity Date of the Basic Plan, i.e. the Policy Anniversary on which the Insured reaches the age of 100; or
- Upon receipt of your written request for cancellation.

You may surrender your Policy by submitting the form prescribed by us. You may contact your licensed insurance intermediary or contact our Customer Service Center at +852 2894 9833 to get a copy of the form.

Key Exclusions

We will not pay the Life Insurance Proceeds if the Insured commits suicide, while sane or insane, within 2 years of the date of issue or the effective date of change of Insured or the date of last reinstatement of your Policy, whichever is the latest. Instead, the insurance coverage of your Policy will be terminated and we will only pay to you the total Premium(s) paid to us without any interest, less any amount which has been paid to you by the Company.

Cooling-off period

If you are not satisfied with your policy, you have the right to cancel it by submitting a signed notice and return the policy document (if any) to Chubb Life Insurance Hong Kong Limited at 35/F Chubb Tower, Windsor House, 311 Gloucester Road, Causeway Bay, Hong Kong within a period of 21 calendar days immediately following either the day of delivery of the policy or a notice informing you or your nominated representative about the availability of the policy and the expiry date of the cooling-off period, whichever is earlier. If the last day of the 21-calendar day period is not a working day, the cooling-off period shall include the next working day. Upon such cancellation of the policy, we will refund the total amount of premiums you paid without any interest, less any amount paid to you by the Company under the policy, in the original currency paid by you subject to any fluctuation of exchange rate upon cancellation, provided that the amount refunded will not exceed the total amount you paid in the original currency under the policy.

Collection of Premium Levy by Insurance Authority

The Insurance Authority started collecting levy on insurance premiums from policyowners for policies issued in Hong Kong since January 1, 2018. For details of the levy and its collection arrangement, please visit our Company website at life.chubb.com/hk or contact our Customer Service Center at +852 2894 9833. In the event that we refund your premiums, whether in full or in part, e.g. upon cancellation of your policy during the cooling-off period, the proportionate levy paid by you will also be refunded accordingly.

U.S. Foreign Account Tax Compliance Act

Under the U.S. Foreign Account Tax Compliance Act ("FATCA"), a foreign financial institution ("FFI") is required to report to the U.S. Internal Revenue Service ("IRS") certain information on U.S. persons that hold accounts with that FFI outside the U.S. and to obtain their consent to the FFI passing that information to the IRS. An FFI which does not sign or agree to comply with the requirements of an agreement with the IRS ("FFI Agreement") in respect of FATCA and/or who is not otherwise exempt from doing so (referred to as a "nonparticipating FFI") will face a 30% withholding tax ("FATCA Withholding Tax") on all "withholdable payments" (as defined under FATCA) derived from U.S. sources (initially including dividends, interest and certain derivative payments).

The U.S. and Hong Kong have signed an inter-governmental agreement ("IGA") to facilitate compliance by FFIs in Hong Kong with FATCA and which creates a framework for Hong Kong FFIs to rely on streamlined due diligence procedures to (i) identify U.S. indicia, (ii) seek consent for disclosure from its U.S. policyholders and (iii) report relevant tax information of those policyholders to the IRS.

FATCA applies to Chubb Life Insurance Hong Kong Limited (the "Company") and this Product. The Company is a participating FFI. The Company is committed to complying with FATCA. To do so, the Company requires you to:

- i. provide to the Company certain information and documentation including, as applicable, your U.S. identification details (e.g. name, address, the US federal taxpayer identifying numbers, etc); and

- ii. consent to the Company reporting this information and documentation and your account information (such as account balances, interest and dividend income and withdrawals) to the IRS.

If you fail to comply with these obligations (being a "Non-Compliant Accountholder"), the Company is required to report "aggregate information" of account balances, payment amounts and number of non-consenting US accounts to IRS.

The Company could, in certain circumstances, be required to impose FATCA Withholding Tax on payments made to, or which it makes from, your policy. Currently the only circumstances in which the Company may be required to do so are:

- i. if the Inland Revenue Department of Hong Kong fails to exchange information with the IRS under IGA (and the relevant tax information exchange agreement between Hong Kong and the U.S.), in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS; and
- ii. if you are (or any other account holder is) a nonparticipating FFI, in which case the Company may be required to deduct and withhold FATCA Withholding Tax on withholdable payments made to your policy and remit this to the IRS.

You should seek independent professional advice on the impact FATCA may have on you or your policy.

Automatic Exchange of Financial Account Information

Automatic Exchange of Financial Account Information ("AEOI") is an arrangement that involves the transmission of financial account information from Hong Kong to an overseas tax jurisdiction with which Hong Kong has entered into an AEOI agreement. In Hong Kong, the relevant legislative framework for implementation of AEOI is laid down in the Inland Revenue Ordinance.

The Inland Revenue (Amendment) (No. 3) Ordinance 2016 requires financial institutions in Hong Kong, to identify and report information relating to financial accounts held by customers that are tax residents of reportable jurisdictions to the Hong Kong Inland Revenue Department ("IRD").

Chubb Life Insurance Hong Kong Limited ("Chubb") must comply with the following requirements of Inland Revenue Ordinance to facilitate the IRD automatically exchanging certain financial account information as provided for thereunder:

1. to identify certain accounts as "non-excluded financial accounts" ("NEFAs");
2. to identify the jurisdiction(s) in which NEFA-holding individuals and certain NEFA-holding entities reside for tax purposes;
3. to determine the status of certain NEFA-holding entities as "passive NFEs" and identify the jurisdiction(s) in which their "controlling persons" reside for tax purposes;

4. to collect certain information on NEFAs ("Required Information"); and

5. to furnish certain Required Information to the IRD (collectively, the "AEOI requirements").

In order to comply with the AEOI requirement, from January 1, 2017, Chubb requires account holders (including individual, entities and controlling person) for all new accounts to complete and provide us with a self-certification for tax residence. As for pre-existing accounts, if Chubb has doubt about the tax residence of an account holder (including individual, entities and controlling person), it may require the account holder to provide a self-certification for tax residence.

As a financial institution, Chubb cannot provide you with any tax advice. If you have any doubts about your tax residence status and the impact of AEOI on your policy, you should seek independent professional advice.

It is an offence under section 80(2E) of the Inland Revenue Ordinance if any person, in making a self-certification, makes a statement that is misleading, false or incorrect in a material particular AND knows, or is reckless as to whether, the statement is misleading, false or incorrect in a material particular. A person who commits the offence is liable on conviction to a fine at level 3 (i.e. HK\$10,000).

Contact Us

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life.chubb.com/hk

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Chubb. Insured.SM

This product brochure is intended as a general reference and does not form part of the policy. Please refer to the policy documents for the exact terms and conditions. It is intended to be distributed in Hong Kong only and shall not be construed as an offer to sell or solicitation to buy or provision of any of our products outside Hong Kong.

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